

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Phillip K. Duah  
Mary Dompheh  
Debtors

Case No. 11-06274-JJT  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: karendavi  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 48

Date Rcvd: Jan 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2017.

db/jdb +Phillip K. Duah, Mary Dompheh, 184 Murphy Circle, Bushkill, PA 18324-8349  
cr +Caliber Home Loans Inc, PO Box 24330, Oklahoma City, OK 73124-0330  
cr ECMC, P. O. Box 16408, St. Paul, MN 55116-0408  
cr +Household Finance Consumer Discount Company, c/o Stern and Eisenberg, 261 Old York Road,  
Jenkintown, PA 19046-3706  
cr LSF8 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
3943485 +CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
(address filed with court: Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202)  
4447400 +Caliber Home Loans, Inc., PO Box 24330, Oklahoma City, Oklahoma 73124-0330  
4447401 +Caliber Home Loans, Inc., PO Box 24330, Oklahoma City, Oklahoma 73124,  
Caliber Home Loans, Inc., PO Box 24330, Oklahoma City, Oklahoma 73124-0330  
3943481 +California Student Aid, PO Box 419032, Rancho Cordova, CA 95741-9032  
3943483 +Capital One Bank c/o, Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100,  
Norfolk, VA 23502-4952  
3985469 CitiFinancial, Inc., P.O. Box 70919, Charlotte, NC 28272-0919  
3943484 +Citifinancial, 3950 Regent Boulevard, Irving, TX 75063-2244  
3943486 +GE Capital/Lowes c/o, LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497  
3943487 +GE Money Bank c/o, Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100,  
Norfolk, VA 23502-4952  
4795822 +LSF8 Master Participation Trust, 13801 Wireless Way,, Oklahoma City, Oklahoma 73134-2500  
3966263 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
3950557 +North Star Capital Acquisition, 170 Northpointe Pkwy, Suite 300, Amherst, NY 14228-1992  
4031406 Pine Ridge Community Association, 1103 Pine Ridge, Bushkill, PA 18324  
3943491 +Steven K. Eisenberg, Esq., 261 Old York Road, Suite 410, Jenkintown, PA 19046-3722  
3943493 +Verizon c/o, Midland Credit Management, 8875 Aero Drive, San Diego, CA 92123-2251

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: AIS.COM Jan 25 2017 19:03:00 Midland Funding LLC by American InfoSource LP as a,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
cr EDI: AIS.COM Jan 25 2017 19:03:00 Midland Funding LLC by American InfoSource LP as a,  
PO Box 4457, Houston, TX 77210-4457  
cr EDI: RECOVERYCORP.COM Jan 25 2017 19:03:00 Recovery Management Systems Corporation,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
3954469 EDI: HNDA.COM Jan 25 2017 19:03:00 AMERICAN HONDA FINANCE CORPORATION,  
NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088, IRVING, TX 75016-8088  
3946058 +EDI: AFNIRECOVERY.COM Jan 25 2017 19:03:00 Afni, Inc., PO Box 3667,  
Bloomington, IL 61702-3667  
3943480 +EDI: HNDA.COM Jan 25 2017 19:03:00 American Honda Finance Corp, 200 Continental Drive,  
Suite 301, Newark, DE 19713-4336  
3975871 +EDI: ACCE.COM Jan 25 2017 19:03:00 Asset Acceptance LLC, Po Box 2036,  
Warren MI 48090-2036  
3959170 EDI: RESURGENT.COM Jan 25 2017 19:03:00 B-Line, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221  
3947088 EDI: BANKAMER2.COM Jan 25 2017 19:03:00 FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102  
3943482 +EDI: CAPITALONE.COM Jan 25 2017 19:03:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281  
3977128 EDI: CAPITALONE.COM Jan 25 2017 19:03:00 Capital One Bank (USA), N.A.,  
by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083  
3955738 +EDI: TSYS2.COM Jan 25 2017 19:03:00 Department Stores National Bank/Macys,  
Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
4009710 +EDI: RESURGENT.COM Jan 25 2017 19:03:00 East Bay Funding, LLC,  
c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
3999290 EDI: RECOVERYCORP.COM Jan 25 2017 19:03:00 Equable Ascent Financial, LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
4227720 EDI: RECOVERYCORP.COM Jan 25 2017 19:03:00 Granite Recovery LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605  
3943488 +EDI: HFC.COM Jan 25 2017 19:03:00 HFC, 636 Grand Regency Boulevard,  
Brandon, FL 33510-3942  
3961615 +EDI: HFC.COM Jan 25 2017 19:03:00 HSBC MORTGAGE SERVICING, INC., POST OFFICE BOX 21188,  
EAGAN, MINNESOTA 55121-0188  
3943489 +EDI: HFC.COM Jan 25 2017 19:03:00 HSBC/HFC, PO Box 3425, Buffalo, NY 14240-3425  
3943490 +EDI: HFC.COM Jan 25 2017 19:03:00 HSBC/Household Finance Corp, PO Box 3425,  
Buffalo, NY 14240-3425  
4049401 EDI: JEFFERSONCAP.COM Jan 25 2017 19:03:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
ST CLOUD MN 56302  
4016866 EDI: RESURGENT.COM Jan 25 2017 19:03:00 LVNV Funding LLC, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
4301349 EDI: AIS.COM Jan 25 2017 19:03:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
4237048 EDI: AIS.COM Jan 25 2017 19:03:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

3978177 EDI: PRA.COM Jan 25 2017 19:03:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk VA 23541

3974309 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 25 2017 19:11:07  
Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,  
Harrisburg P A 17128-0946

3977634 EDI: RECOVERYCORP.COM Jan 25 2017 19:03:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

3990546 EDI: VERIZONWIRE.COM Jan 25 2017 19:03:00 VERIZON WIRELESS, PO BOX 3397,  
BLOOMINGTON, IL 61702-3397

3943492 +EDI: VERIZONEAST.COM Jan 25 2017 19:03:00 Verizon, 500 Technology Drive, Suite 300,  
Weldon Spring, MO 63304-2225

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr American Honda Financial Corporation

4016906 ECMC

cr\* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,  
GREENVILLE, SC 29602-0288

cr\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
ST CLOUD, MN 56302-9617)

cr\* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

3985528\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)

3945381 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

3943494 ##+Washington Mutual c/o, RJM Acquisitions, LLC, 575 Underhill Blvd, Ste 224,  
Syosset, NY 11791-3416

TOTALS: 2, \* 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 27, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com

Joshua I Goldman on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., SOLELY IN ITS CAPACITY AS SERVICER bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

Marisa Myers Cohen on behalf of Creditor LSF8 MASTER PARTICIPATION TRUST, BY CALIBER HOME LOANS, INC., SOLELY IN ITS CAPACITY AS SERVICER Mcohen@mwclaw.com

Richard M Squire on behalf of Creditor LSF8 Master Participation Trust lcolwell@squirelaw.com, coppeneheimer@squirelaw.com

Steven K Eisenberg on behalf of Creditor Household Finance Consumer Discount Company seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com

Thomas I Puleo on behalf of Creditor LSF8 Master Participation Trust tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

Timothy B. Fisher, II on behalf of Plaintiff Mary Dompheh donna.kau@pocono-lawyers.com

Timothy B. Fisher, II on behalf of Joint Debtor Mary Dompheh donna.kau@pocono-lawyers.com

Timothy B. Fisher, II on behalf of Debtor Phillip K. Duah donna.kau@pocono-lawyers.com

Timothy B. Fisher, II on behalf of Plaintiff Phillip K. Duah donna.kau@pocono-lawyers.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1 **Phillip K. Duah**  
First Name Middle Name Last Name  
Debtor 2 **Mary Dompseh**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **5:11-bk-06274-JJT**

Social Security number or ITIN **xxx-xx-8626**  
EIN --  
Social Security number or ITIN **xxx-xx-4671**  
EIN --

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Phillip K. Duah

Mary Dompseh

By the  
court:

January 25, 2017

Honorable John J. Thomas  
United States Bankruptcy Judge

By: karendavis, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**